

# Module 3: Earned Income Tax Credit and Free Tax Preparation

May 2023



Welcome! Module 3, **Earned Income Tax Credit and Free Tax Preparation Assistance**, introduces participants to the Earned Income Tax Credit (EITC). It includes who is eligible for the tax credit and how the EITC is used by people with disabilities to improve their economic status. Participants will also learn about Volunteer Income Tax Assistance (VITA) sites where assistance is provided to prepare and file a tax return for free.

## Objectives

- Provide an overview on the Earned Income Tax Credit.
- Understand who is eligible for the Earned Income Tax Credit.
- Identify and understand how to access free tax preparation services.

## Value of This Module

**Myth:** Because I have a disability, there is no need to file taxes.

**Reality:** Filing taxes and accessing qualified tax credits may provide a refund to help build your financial wellness.

# MODULE 3: EARNED INCOME TAX CREDIT AND FREE TAX PREPARATION

## FACILITATOR PREPARATION



### Facilitator Preparation

- Prior to this workshop, the facilitator should review the following websites:
  - [eitc.irs.gov](https://eitc.irs.gov)
  - [irs.gov/es/spanish](https://irs.gov/es/spanish)
  - [irs.gov/forms-pubs/disability-related-products](https://irs.gov/forms-pubs/disability-related-products)
  - [www.irs.gov/individuals/more-information-for-people-with-disabilities](https://www.irs.gov/individuals/more-information-for-people-with-disabilities)
  - [nationaldisabilityinstitute.org/financial-wellness/taxes](https://nationaldisabilityinstitute.org/financial-wellness/taxes)
  - [eitc.irs.gov/partner-toolkit/fact-sheets/free-tax-help/free-tax-help-1](https://eitc.irs.gov/partner-toolkit/fact-sheets/free-tax-help/free-tax-help-1)
  - [eitcoutreach.org](https://eitcoutreach.org)
  - [getyourrefund.org/en](https://getyourrefund.org/en)
  - [nationaldisabilityinstitute.org/wp-content/uploads/2022/11/tax-able-quick-reference-guide.pdf](https://nationaldisabilityinstitute.org/wp-content/uploads/2022/11/tax-able-quick-reference-guide.pdf)
- Review PowerPoint presentation for Module 3.
- Complete all activities in Module 3 to familiarize yourself with each activity.
- Identify and invite a guest speaker for Making Connections in Your Community segment.

### Gather:

- Laptop and LCD projector
- Sign-in sheet
- Easel pad and easel
- Markers
- PowerPoint presentation (*Make copies\* if you would like to distribute to attendees.*)
- Agenda (*Make copies if you would like to distribute to attendees.*)
- Activities (*Make copies of activity handouts.*)
- Homework assignment (*Make copies.*)
- Evaluation (*Make copies.*)

*\*Don't forget large print copies, in size 20 font, if requested.*

# MODULE 3: EARNED INCOME TAX CREDIT AND FREE TAX PREPARATION

## PRE- AND POST-TEST EVALUATION



Location of session: \_\_\_\_\_

Date of session: \_\_\_\_\_










Trainers: \_\_\_\_\_, \_\_\_\_\_

Participant type (please check one):  
 Person with a developmental disability  
 Parent  
 Other, please specify \_\_\_\_\_

Participant name (optional): \_\_\_\_\_

**Please complete this section BEFORE the beginning of this training session.**










### 1. How much do you know about the following topics?

	I don't know anything about this.	I know a little about this.	I know a lot about this.
a. Whether I need to file a tax return.			
b. Whether I may be eligible for the Earned Income Tax Credit (EITC).			
c. How to find a location that will complete my tax returns for free.			












The remainder of the form will be completed at the end of this training.

2. How much do you know about the following topics?

	I don't know anything about this.	I know a little about this.	I know a lot about this.
a. Whether I need to file a tax return.			
b. Whether I may be eligible for the Earned Income Tax Credit (EITC).			
c. How to find a location that will complete my tax returns for free.			

3. What is one thing you learned today? \_\_\_\_\_

	It was OK.	It was really good.	It was great.
a. The information that I learned			
b. The way the training was organized			
c. The activities			

What is one thing you learned today?

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Based on what you learned today, what is one thing that you are going to do to take more control of your money? \_\_\_\_\_

I would recommend this training to others. \_\_\_ yes \_\_\_ no \_\_\_ maybe

**Thank you for your feedback!**

# MODULE 3: EARNED INCOME TAX CREDIT AND FREE TAX PREPARATION

## AGENDA



Introduction .....	10 Minutes
Overview, Purpose and Expected Outcomes.....	10 Minutes
PowerPoint Presentation.....	30 Minutes
• What Is the Earned Income Tax Credit?	
• Why Is it Important to Persons with Disabilities?	
• What Is Volunteer Tax Preparation Assistance?	
• Where Do I Go for Assistance?	
BREAK .....	15 Minutes
Making Connections in Your Community .....	30 Minutes
Split Refund Exercise .....	10 Minutes
Homework Review .....	10 Minutes
Homework Assignment and Wrap-up .....	10 Minutes
Evaluation and Closing .....	5 Minutes

**REMINDER:** Please distribute part one of the Module 3 evaluation now during the introduction. Be sure to have the participants complete the second half of the evaluation at the end of the session.

# MODULE 3: EARNED INCOME TAX CREDIT AND FREE TAX PREPARATION

## SCRIPT FOR TRAINER



### Introduction (10 Minutes)

Script for Trainer (corresponding PowerPoint Presentation attached)

My name is \_\_\_\_\_. Welcome to our third session of the Financial Wellness Training.

Today's session will focus on the Earned Income Tax Credit (EITC) and free tax preparation services. To benefit from the EITC, you must file a tax return with the Internal Revenue Service (IRS).

As a person with a disability, you may qualify for one or more tax deductions or credits, which may result in the government owing you money.

### Activity #1

Raise your hand if you have heard of the EITC.

Last year, did you file a tax return with the IRS?

Who helped you file a tax return? Let's make a list of people or places that provide assistance with filing taxes. *[Trainer should create a chart on a large easel pad.]*

Examples of assistance with tax return paid tax preparer:

1. Family member
2. Did it myself
3. Volunteer Tax Preparation Assistance Site (VITA)

*[Conclusion: Trainer will point out that there are choices to be made in receiving tax preparation assistance. Some will cost money while others are free and can help you save money. Some tax preparation sites also help people learn about saving and asset building opportunities in their community.]*

## Overview, Purpose and Expected Outcomes (10 Minutes)

**Script for Trainer** (corresponding PowerPoint Presentation attached)

We learned in our first session that poverty and a lack of resources are major challenges for many individuals with disabilities.

Today, we will learn about the EITC as an important tool to be used by people with disabilities to improve their financial status.

This tax credit was first approved by Congress in 1975 to help low-income workers with and without disabilities.

We will learn about who is eligible for the EITC and, depending on income level and family status, the possible amount of the refund.

We will also learn about VITA sites available statewide where assistance is provided to prepare and file a tax return for free. We will learn about online resources to prepare your taxes on your own, for free.

Finally, we will talk about the connection between the EITC and building financial wealth.

EITC will be the first of several strategies we will learn about in the remaining training sessions. The starting point for all savings and asset-building strategies is employment. Whether you work part-time or full-time, you will earn income.

Earned income is a requirement for the EITC and other strategies we will learn about to increase your possibilities of saving and building assets.

At the end of this training session you will know ...

- If you are eligible for the EITC;
- How to find a location for free tax preparation assistance near where you live; and
- What choices will need to be made about the use of your tax refund.

## Activity #2

*[Trainer will ask participants to raise a hand if they are answering “yes” to any of the following questions, and create a chart on the easel pad.]*

- Have you worked and earned income in the last 12 months?
- Are you now working 40 hours or more per week?
- Are you now working 20 hours or more per week?
- Are you now working 20 hours or less per week?
- Are you age 19 to 24 and not attending school full time?
- Are you age 25 or older?

Conclusion: Conclusion: If you are between the ages of 25 and 64 with no child and earned less than \$17,640 in 2023 by working part-time or full-time, then you are potentially eligible for a tax refund of up to \$600. If you also worked within the last three years, you may also be eligible for EITC for those years, based upon your age and earnings, if you did not file for EITC for those years already. When you do your taxes this year, you can ask about EITC for the previous years you worked by sharing your W2s and/or 1099s for the last three years with your tax preparer.

Please note: The income and credit amounts are higher if you have children and/or you are married. Review: [irs.gov/credits-deductions/individuals/earned-income-tax-credit/eitc-income-limits-maximum-credit-amounts-next-year](https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/eitc-income-limits-maximum-credit-amounts-next-year)

## PowerPoint Presentation (30 Minutes)

Script for Trainer (corresponding PowerPoint Presentation Module 3)

### The Earned Income Tax Credit (EITC)

- The EITC is a refundable credit for low-income workers. This means that claiming the credit could reduce or eliminate the taxes you owe or lead to a tax refund. The Internal Revenue Service (IRS) administers the EITC. To receive a tax refund from the IRS, you must file a tax return.
- The EITC, created by Congress in 1975, is intended to offset the cost of Social Security taxes, provide an incentive to work and help low-income families save and build assets.

The IRS and National Disability Institute conducted focus groups with individuals with disabilities in select cities around the country and discovered that people with disabilities...

- Lacked personal confidence in understanding taxes and tax filing; and
- Were afraid they would lose public benefits (Supplemental Security Income and Medicaid) if they filed a tax return and received a tax refund.



In a Harris/National Organization on Disability (NOD) survey of individuals with disabilities nationwide, results indicated that individuals with disabilities, as compared to their non-disabled peers, were...

- Less likely to claim favorable tax benefits; and
- Less aware of possible tax benefits for which they were eligible.

Knowledge is power to make informed decisions. We are going to learn about the basic rules of eligibility for the EITC and how you can claim tax dollars that are owed to you.

The EITC is the largest federal support program for low-income individuals and families. The EITC helps over 15 million low-income wage earners each year.

## Basic Facts about the EITC

- You must have a Social Security number that is valid for employment.
- You must have earned income.
- You must be between the ages of 25 and 64 and not a full-time student or at least 25.
- You must have earned no more than \$17,640\* in the 2023\* calendar year if you were single and had no children.
- You must have earned no more than \$24,210\* for married couples without children.
- If single with a household with one qualifying child, the income limit is \$46,560\* (\$53,120\* married filing jointly) or a single filing status household with two children, the income limit is \$52,918\* (\$59,478\* married filing jointly) or a single filing status household with three or more children, the income limit is \$56,838\* (\$63,398\* married filing jointly).
- To be eligible for EITC, you must earn no more than \$11,000\* in investment income.
- For an individual not married, without children and age 25 or older, the credit will produce a tax refund between \$2 and \$600\*.

\*Please note: these amounts change yearly so please remember to check the IRS website – [irs.gov/credits-deductions/individuals/earned-income-tax-credit/eitc-income-limits-maximum-credit-amounts-next-year](https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/eitc-income-limits-maximum-credit-amounts-next-year) – for updated income limits.

Individuals can also use the EITC Assistant tool <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/use-the-eitc-assistant> to help them determine if they qualify for the EITC.

Also, if a taxpayer has a child with a disability, the age requirement for claiming the child as a dependent and EITC does not apply. For more information, visit [irs.gov/credits-deductions/individuals/earned-income-tax-credit/qualifying-child-rules](https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/qualifying-child-rules).

The EITC is a refundable credit. What that means is that it is based on your income; even when you have no tax liability, you will receive a tax refund. Taxpayers subtract both refundable and nonrefundable credits from the taxes they owe. If a refundable credit exceeds the amount of taxes owed, the difference is paid as a refund. If a nonrefundable credit exceeds the amount of taxes owed, the excess is lost.

Even with no tax liability, an individual must file a tax return in order to claim the EITC. Without filing, you cannot receive an EITC tax refund.

### **Impact on other Benefits**

- EITC and any federal tax refund do not count as earned income. As a result, it does not impact eligibility for SSI or other federally-funded benefits, including Medicaid.
- The American Taxpayer Relief act of 2012 (<https://secure.ssa.gov/apps10/poms.nsf/lnx/>) excluded ALL Federal tax refunds and advance tax credits, including EITC, from counting as a resource for a period of 12 months after the month of receipt. This exclusion counts for SSI or any federally-funded public benefit.

### **The Five Myths of EITC**

1. You have to be married or have children to be eligible. False!
2. You have to owe taxes to be eligible. False!
3. You do not have to file to get your tax refund. False!
4. The EITC refund will impact my other public benefits. False!
5. You have to be employed by someone else (cannot be self-employed). False!

### **EITC Goes Unclaimed**

Four out of five eligible workers claim and get their EITC. The IRS wants to raise that number to five out of five. You earned it, "now file, claim it and get it." See if you qualify at [IRS.gov/eitc](https://www.irs.gov/eitc). As of December 2022, 31 million workers and families received about \$64 billion in EITC. The average amount of EITC received nationwide was about \$2,043. [eitc.irs.gov/eitc-central/statistics-for-tax-returns-with-eitc/statistics-for-tax-returns-with-the-earned-income](https://www.irs.gov/eitc-central/statistics-for-tax-returns-with-eitc/statistics-for-tax-returns-with-the-earned-income)

The state of Illinois also offers a state EITC credit. This provides an additional 10 percent of the Federal EITC: <https://www2.illinois.gov/rev/programs/EIC/Pages/default.aspx>

### **Tax Preparation Assistance**

- The IRS Stakeholders Partnerships Education and Communication (SPEC) Division is responsible for outreach to eligible individuals and families to help with tax preparation assistance.
- In 350 communities nationwide, the IRS is working with diverse community partners to establish Volunteer Income Tax Assistance (VITA) sites to help you prepare your tax returns and claim the EITC.
- Visit [getyourrefund.org/en](https://getyourrefund.org/en) to find tax filing options.

- Call 2-1-1 to find a free tax preparation site in your area.
- You can also call the IRS at 1-800-906-9887 to find a free tax preparation site near you, or use their online VITA locator at [irs.treasury.gov/freetaxprep](https://irs.treasury.gov/freetaxprep).
- There are also options to prepare your own taxes for free online with an easy to use self-preparation tool, such as [myfreetaxes.com](https://myfreetaxes.com). This option allows you to answer a series of questions online with virtual assistance throughout the software if needed. Or you can find additional online options by visiting the IRS Free File site at [irs.gov/filing/free-file-do-your-federal-taxes-for-free](https://irs.gov/filing/free-file-do-your-federal-taxes-for-free).

### **Retroactive EITC Claim**

- If you are filing for EITC, you may file to claim the credit for a three-year retroactive period if you worked and did not know you could file your taxes using the EITC.
- For example, you may claim the EITC for 2023 as well as 2022, 2021 and 2020.

### **Case Example: [www.irs.gov/publications/p596](https://www.irs.gov/publications/p596)**

- Mary Williams is not married and has no children. She is 35 years old. She worked part-time in 2020, 2021 and 2022. Mary currently receives SSI benefits.
- In each of the three years, Mary earned \$5,000.
- Mary's earnings would entitle her to a \$385 tax refund by claiming the EITC.
- Mary did not file taxes the last two years because she had no tax liability. Since the EITC can be claimed retroactively, Mary can now submit to the IRS a tax return for the three years and be entitled to a refund of over \$1,150.

### **Split Refund**

- If you are Mary, getting a check for \$1,150 is a lot of money. There are decisions to be made.
- Since 2006, tax filers can split up their tax refunds into three different accounts.
- You can direct a portion of your refund to be directly deposited into your savings account or your ABLE account, if eligible.
- The split refund makes it easier to save a part of your EITC refund. Form 8888 submitted with your tax return allows you to provide the name of the financial institution and the individual accounts and routing numbers.

### **More Information**

- Over 18 million people nationwide already benefit from the EITC.
- To learn more about the EITC, visit the IRS website – [eitc.irs.gov](https://eitc.irs.gov).
  - Hands on Banking® Tax Preparation Quick Reference Guide: [nationaldisabilityinstitute.org/wp-content/uploads/2018/11/hob-playbook-taxes.pdf](https://nationaldisabilityinstitute.org/wp-content/uploads/2018/11/hob-playbook-taxes.pdf)

## Special Tax Credits and Deductions for People with Disabilities:

In addition to the EITC, there are also special tax deductions and credits for households that have a person with a disability. To learn more, go to [irs.gov/publications/p907](https://irs.gov/publications/p907) and [irs.gov/individuals/more-information-for-people-with-disabilities](https://irs.gov/individuals/more-information-for-people-with-disabilities).

### Saver's Credit:

A person who works and saves some of their earnings in a retirement account (a 401(k), a 403(b), Individual Retirement Account (IRA) or within an ABLE account, may be eligible for the Saver's Credit.

You're eligible for the credit if you're ...

- Age 18 or older;
- Not a full-time student; and
- Not claimed as a dependent on another person's income tax return.

The maximum contribution amount that may qualify for the credit is \$2,000 (\$4,000 if married filing jointly), making the maximum credit \$1,000 (\$2,000 if married filing jointly).

Please visit the IRS website to learn more about the Saver's Credit: [irs.gov/retirement-plans/plan-participant-employee/retirement-savings-contributions-savers-credit](https://irs.gov/retirement-plans/plan-participant-employee/retirement-savings-contributions-savers-credit).

Please know, if you have an ABLE account, it is a safe place to deposit your income tax refund. ABLE savings can be kept for any amount of time and do not count towards a resource or savings limit for Medicaid, SNAP and housing assistance from HUD. The ABLE savings limit is \$100,000 for SSI recipients. Illinois taxpayers can contribute to an Illinois ABLE account and take a state income tax deduction of up to \$10,000 if filing as an individual, \$20,000 if filing jointly. More details specific to ABLE accounts and tax credits and deductions are covered in Module 9. For more specific information on Illinois ABLE, please:

- contact their customer service number 1-888-609-8683
- visit their website [savewithable.com/il/home.html](https://savewithable.com/il/home.html)
- or send an email to [il.clientservice@savewithable.com](mailto:il.clientservice@savewithable.com).

### Real Economic Impact Network

- The IRS is reaching out to the disability community through local, state and national partnerships.
- In cooperation with NDI, the Real Economic Impact (REI) Tour was established to reach low-income taxpayers with disabilities.
- In 2019, over 447,000 individuals with disabilities were assisted in over 100 cities with free tax preparation. Over \$500 million in tax refunds were received.
- To learn more about the REI Network or to become a member, visit [nationaldisabilityinstitute.org/capacity-building/partnerships](https://nationaldisabilityinstitute.org/capacity-building/partnerships).

### Conclusion

- EITC is an important tool to increase your assets.
- With the split refund option, you can immediately choose to put a part of your refund in a savings account and begin to earn more money toward a specific asset-building goal.

## Making Connections in Your Community: Guest Speaker (30 minutes)

Invite a guest speaker from the IRS or a local/regional EITC/Tax Coalition to talk about their work with EITC and use of the VITA program.

I want to introduce \_\_\_\_\_, who will tell you more about outreach efforts in our community to increase awareness about the EITC and available options for free tax preparation.

### Outline for Speaker:

- A. History of EITC Coalition in the community
- B. Current activities related to marketing, outreach and VITA
- C. Location of VITA site
- D. Documentation needed to prepare returns
- E. Process to request accommodations, if required
- F. Connection to savings and asset building opportunities (split refund)
- G. Questions

## Split Refund Exercise (10 minutes)

### Activity #3

Exercise to be led by Trainer.

We have learned about the split refund opportunity. If your retroactive refund was calculated to be \$900, what choices would you consider related to spending and saving?

Please write down what you would decide to do with the \$900. *[Allow five minutes]*

Do I have a volunteer who will tell us about the decisions you would make and why?

*[Record several individual answers on large easel pad.]*

Conclusion: The decision to save is a first step toward one or more asset goals. Set savings and asset building goals.

The next session will focus on Credit Matters.

## Homework Review (10 Minutes)

- *[Trainer will ask the following [questions.](#)]*
- Did you visit the National Disability Institute website and take the America Saves pledge? [nationaldisabilityinstitute.org/resources/take-the-america-saves-pledge](https://nationaldisabilityinstitute.org/resources/take-the-america-saves-pledge)
- Did you visit the FDIC website and review the Money Smart module on banking?
  - What did you learn?
- Did anyone move forward with setting a savings goal?
  - What are you saving for?
  - How much do you need to save?
  - How much will you try to save weekly?
  - Will you pay yourself first?

## Homework Assignment and Wrap-Up (10 Minutes)

1. Go to [myfreetaxes.com](https://myfreetaxes.com), [getyourrefund.org](https://getyourrefund.org) or call 2-1-1 Social Services Directory Line and ask where the nearest VITA is located. Visit the website to learn more about the assistance available or visit [irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers](https://irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers) to find a VITA site near you and complete the Finding aVITA Site handout.
2. Visit [myfreetaxes.com](https://myfreetaxes.com) to see if you qualify to use online free self-tax preparation tools and if this may be a viable option for you.
3. Visit National Disability Institute to see resources, information and webinars to help increase Volunteer Income Tax Assistance (VITA) awareness and to build the capacity of tax coalitions to better serve taxpayers with disabilities. [nationaldisabilityinstitute.org/financial-wellness/taxes/disabilities](https://nationaldisabilityinstitute.org/financial-wellness/taxes/disabilities) Be ready to talk about one thing you learned from the website.
4. Visit the FDIC Money Smart curriculum modules on “[Credit Reports and Scores](#)” and “[Using Credit Cards.](#)”

## Evaluation and Closing (5 minutes)

Trainer should thank the participants for participating in today’s training and congratulate them on first steps toward improving their financial wellness.

**REMINDER:** Be sure to have the participants complete the second half of the evaluation and collect.

## MODULE 3: EARNED INCOME TAX CREDIT AND FREE TAX PREPARATION

### ACTIVITY – SPLIT REFUND EXERCISE



We have learned about the split refund opportunity. If your retroactive refund was calculated to be \$900, what choices would you consider related to spending and saving?

With my \$900, I plan to...

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# MODULE 3: EARNED INCOME TAX CREDIT AND FREE TAX PREPARATION

## HOMEWORK – FINDING A VITA SITE



What does VITA stand for?

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Call Illinois's 2-1-1 Social Services Directory Line and ask where the nearest Volunteer Income Tax Assistance Site (VITA) is. If 2-1-1 does not work in your area, call the nearest United Way Office to ask about the closest VITA location or go to [myfreetaxes.com](http://myfreetaxes.com).

The address of the closest VITA Site:

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Telephone number: \_\_\_\_\_

Hours of operation:

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The VITA Site that I have chosen provides the following services:

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# MODULE 3: EARNED INCOME TAX CREDIT AND FREE TAX PREPARATION

## TOOLS AND RESOURCES



The following are additional tools and resources to enhance the knowledge of attendees for Module 3.

### Internal Revenue Service

- [eitc.irs.gov](https://eitc.irs.gov)
- [irs.gov/es/spanish](https://irs.gov/es/spanish)
- [irs.gov/government-entities/federal-state-local-governments/able-accounts-tax-benefit-for-people-with-disabilities](https://irs.gov/government-entities/federal-state-local-governments/able-accounts-tax-benefit-for-people-with-disabilities)
- [irs.gov/credits-deductions/individuals/earned-income-tax-credit/eitc-income-limits-maximum-credit-amounts-next-year](https://irs.gov/credits-deductions/individuals/earned-income-tax-credit/eitc-income-limits-maximum-credit-amounts-next-year)
- [irs.gov/publications/p907](https://irs.gov/publications/p907)

### National Disability Institute

- [nationaldisabilityinstitute.org/financial-resilience-center/taxes-and-tax-prep/](https://nationaldisabilityinstitute.org/financial-resilience-center/taxes-and-tax-prep/)
- [nationaldisabilityinstitute.org/financial-wellness/taxes/](https://nationaldisabilityinstitute.org/financial-wellness/taxes/)
- [nationaldisabilityinstitute.org/wp-content/uploads/2018/11/hob-playbook-taxes.pdf](https://nationaldisabilityinstitute.org/wp-content/uploads/2018/11/hob-playbook-taxes.pdf)

### MyFreeTaxes

- [myfreetaxes.com](https://myfreetaxes.com)
- [unitedway.org/myfreetaxes/partners](https://unitedway.org/myfreetaxes/partners)

### National Earned Income Tax Credit Outreach Campaign

- [getyourrefund.org/en](https://getyourrefund.org/en)
- [militaryonesource.mil/financial-legal/tax-resource-center/miltax-military-tax-services/](https://militaryonesource.mil/financial-legal/tax-resource-center/miltax-military-tax-services/)